IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/274281
Customer No.: 22927

Attorney Docket No.: 99-006

Date Filed: March 22, 1999

Title: METHOD AND APPARATUS FOR PROVIDING

CROSS-BENEFITS VIA A CENTRAL AUTHORITY

Applicants: Walker et al.

Group Art Unit: 2164

Examiner: RIMELL, Samuel G.

(571) 272-4084 /voice (571) 273-8300 /fax

AMENDMENT and RESPONSE

after the Examiner's Answer mailed October 31, 2006

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Examiner

In response to the Examiner's Answer mailed October 31, 2006 please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.